

Fill in this information to identify the case:

Debtor 1 Troy R Sheffield

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case number 19-23887-JAD

Official Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust I

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 3537

Property address:

728 Mac Beth Drive
Pittsburgh, PA 15235

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with §1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

The next postpetition payments from the debtor(s) is due on: 04/01/2025
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with §1322(b)(5) of the Bankruptcy Code, include all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments(s) that first became due on:

 / /
MM/DD/YYYY

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Part 4: Itemized payment History

If the creditor disagrees in Part 2 that the prepetition arrearage had been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

X /s/ Daniel P. Jones Date February 24, 2025
Signature

Print: Daniel P. Jones
First Name Middle Name Last Name

Title: Attorney for Creditor

Company Stern & Eisenberg, PC

If different from the notice address listed on the proof of claim to which this response applies:

Address:

1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976

Contact phone (215) 572-8111

Email: djones@sterneisenberg.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date.

Date: February 24, 2025

Albert G. Reese, Jr.
Law Office of Albert G. Reese, Jr.
640 Rodi Road
2nd Floor, Suite 2
Pittsburgh, PA 15235
areese8897@aol.com
Counsel for Debtor

Ronda J. Winnecour
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600 Grant Street
Pittsburgh, PA 15219
cmecf@chapter13trusteewdpa.com
Chapter13 Trustee

Office of the U.S. Trustee
Liberty Center
1000 Liberty Avenue, Suite 1316
Pittsburgh, PA 15222
ustpreion03.pi.ecf@usdoj.gov
U.S. Trustee

and by standard first class mail postage prepaid to:

Troy R Sheffield
728 MacBeth Drive
Pittsburgh, PA 15235
Debtor(s)

By: /s/ Daniel P. Jones
Daniel P. Jones, Bar No: 321876
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The Shops at Valley Square
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djones@sterneisenberg.com
Counsel for Movant